



Order Filed on October 1, 2019  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Movant  
Wilmington Trust, National Association, as Successor  
Trustee to Citibank, N.A., as Trustee for Structured  
Asset Mortgage Investments II Trust 2007-AR3,  
Mortgage Pass-Through Certificates, Series 2007-AR3

In Re:

Vanessa Maria Lott,  
  
Debtor.

Case No.: 19-24738 SLM

Adv. No.:

Hearing Date: 9/25/19 @ 8:30 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 1, 2019**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Vanessa Maria Lott

Case No.: 19-24738 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2007-AR3, Mortgage Pass-Through Certificates, Series 2007-AR3, holder of a mortgage on real property located at 425 Mikasa Dr, Alpharetta, GA, 30022, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, Vanessa Maria Lott, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor will file a proof of claim prior to the proof of claim bar date; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full, when filed through the Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves their right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.